

Exhibit D

Exhibit D

Section 3:

You must continue making your regular monthly payments until the Forbearance or MGRS has been approved. You will receive written notice of the approval or denial of this request, after it has been processed.

I certify that I am unable to make payments according to the present terms of my loan(s). I understand that accrued and unpaid interest will be capitalized at the expiration of the MGRS or Forbearance period, and included in a new repayment schedule. This new repayment schedule will decrease my repayment period and increase my monthly payment amount.

I understand this request and all supporting documentation will remain the property of the lender, and/or its agent. The owner reserves the right to obtain a copy of my credit report. Additional debt incurred or preferential payments to other creditors could result in the denial or termination of my forbearance request. I understand that should my situation under which I applied for Forbearance change, I must immediately notify AES Graduate and Professional Services. The above information is true and correct to the best of my knowledge. I understand that misrepresentation may lead to the denial of my request. I have read and understand and agree to the terms of this request. If I selected MGRS, I understand that I have agreed to amend the repayment terms of the original promissory note for my Privately Insured loan(s).

Borrower Signature _____

Date

08/14/2011

* SELECT EITHER MGRS OR ECONOMIC HARDSHIP FORBEARANCE, BUT NOT BOTH *

** ALL ITEMS MUST BE COMPLETED OR INDICATE "N/A". ANY INCOMPLETE ITEM WILL BE CAUSE FOR DENIAL **

THIS SECTION MUST BE COMPLETED FOR ACCOUNTS WITH CO-BORROWERS!

1st CO-BORROWER

Pauline Ditching

TELEPHONE NUMBER (____) _____

2104

ACCOUNT NUMBER

71915

ALTERNATE PHONE NUMBER (____) _____

ADDRESS

EMPLOYER NAME

N/A

CITY

Poulsbo

STATE

WA

ZIP

98370

EMPLOYER TELEPHONE NUMBER (____) _____

EMAIL ADDRESS

Paulineditching@gmail.com

CO-BORROWER SIGNATURE

Pauline Ditching

DATE

AUG 14, 2011

2nd CO-BORROWER _____

TELEPHONE NUMBER (____) _____

ACCOUNT NUMBER _____

ALTERNATE PHONE NUMBER (____) _____

ADDRESS _____

EMPLOYER NAME _____

CITY _____

STATE _____

ZIP _____

EMPLOYER TELEPHONE NUMBER (____) _____

EMAIL ADDRESS _____

CO-BORROWER SIGNATURE _____

DATE _____

If you have additional co-signers, please be sure to attach their information to the application including their signatures.

SC-FRBNCT

PRIVATELY INSURED LOAN
Repayment Option Form

BORROWER ACCOUNT NUMBER: [REDACTED] 1915
BORROWER NAME: Janelle Ditching
ADDRESS: [REDACTED]
CITY: Seattle STATE: WA ZIP CODE: 98117
TELEPHONE NUMBER: [REDACTED] 9255
ALTERNATE TELEPHONE NUMBER: ()
WORK TELEPHONE NUMBER: ()
EMAIL ADDRESS: jea992003@yahoo.com

Section 1:

If your financial situation is making it hard to make timely payments on your education loans, you may want to consider a MODIFIED GRADUATED REPAYMENT SCHEDULE (MGRS). This schedule offers:

- 12 months of payments at 50% of the regular monthly principal and interest payment amount.
 - 12 months of interest only payments equaling 31 days of interest.
 - A return to full principal and interest payments for the balance of your loan period.
- These payments may be higher than your previous monthly payments due to the 24 months of reduced payments listed above.

☐ Yes, I would like to apply for the MGRS (If you are applying for the MGRS, you may skip Section 2 and go to section 3).

☒ No, I am unable to make at least 50% of my regular monthly payment for the following reasons:

- going thru a divorce because
of financial abuse - husband stole all my funds
~~After divorce~~ - unemployed

Section 2:

If your financial difficulties prevent you from making timely payments under a Modified Graduated Repayment Schedule (MGRS) on your Privately Insured loans, you may be eligible for a Forbearance. Forbearance is granted at the owner's discretion for a few months as an alternative to regular monthly payments. The Forbearance is normally granted in increments of one to three months, with a maximum of twelve months during the life of the loan. The Forbearance period may be backdated to cover periods of delinquency, if any exist. However, any negative reports that were submitted to credit bureaus will not be removed if the Forbearance is granted retroactively.

☒ Yes, I hereby request a Forbearance for all of my eligible Privately Insured loans. If the Forbearance is being requested for specific loans, please list the first delinquency dates of each: any

Number of months you are requesting Forbearance: 6 months

Section 3:

You must continue making your regular monthly payments until the Forbearance or MGRS has been approved. You will receive written notice of the approval or denial of this request, after it has been processed.

I certify that I am unable to make payments according to the present terms of my loan(s). I understand that accrued and unpaid interest will be capitalized at the expiration of the MGRS or Forbearance period, and included in a new repayment schedule. This new repayment schedule will decrease my repayment period and increase my monthly payment amount.

I understand this request and all supporting documentation will remain the property of the lender, and/or its agent. The owner reserves the right to obtain a copy of my credit report. Additional debt incurred or preferential payments to other creditors could result in the denial or termination of my forbearance request. I understand that should my situation under which I applied for Forbearance change, I must immediately notify AES Graduate and Professional Services. The above information is true and correct to the best of my knowledge. I understand that misrepresentation may lead to the denial of my request. I have read and understand and agree to the terms of this request. If I selected MGRS, I understand that I have agreed to amend the repayment terms of the original promissory note for my Privately Insured Loans.

Borrower Signature: _____

Date: _____

* SELECT EITHER MGRS OR ECONOMIC HARDSHIP FORBEARANCE, BUT NOT BOTH *

** ALL ITEMS MUST BE COMPLETED OR INDICATE "N/A". ANY INCOMPLETE ITEM WILL BE CAUSE FOR DENIAL. **

THIS SECTION MUST BE COMPLETED FOR ACCOUNTS WITH CO-BORROWERS!

2104

1st CO-BORROWER Pauline Ditching TELEPHONE NUMBER () 2104
 ACCOUNT NUMBER 1915 ALTERNATE PHONE NUMBER ()
 ADDRESS EMPLOYER NAME
 CITY Boulsbo STATE VA ZIP 98370 EMPLOYER TELEPHONE NUMBER ()
 EMAIL ADDRESS PaulineDitching@gmail.com

2nd CO-BORROWER _____ TELEPHONE NUMBER ()
 ACCOUNT NUMBER _____ ALTERNATE PHONE NUMBER ()
 ADDRESS _____ EMPLOYER NAME _____
 CITY _____ STATE _____ ZIP _____ EMPLOYER TELEPHONE NUMBER ()
 EMAIL ADDRESS _____

SC-TFBI-PS-08/08

PRIVATELY INSURED LOAN

Repayment Option Form

BORROWER ACCOUNT NUMBER 1915
 BORROWER NAME JANELLE Z DITCHING
 ADDRESS [REDACTED]
 CITY Seattle STATE WA ZIP CODE 98117
 TELEPHONE NUMBER [REDACTED] 6255
 ALTERNATE TELEPHONE NUMBER ()
 WORK TELEPHONE NUMBER ()
 EMAIL ADDRESS jea992003@yahoo.com

Section 1:

If your financial situation is making it hard to make timely payments on your education loan(s), you may want to consider a MODIFIED GRADUATED REPAYMENT SCHEDULE (MGRS). This schedule offers:

- 12 months of payments at 50% of the regular monthly principal and interest payment amount.
- 13 months of interest only payments equaling 31 days of interest.
- A return to full principal and interest payments for the balance of your loan period.

These payments may be higher than your previous monthly payments due to the 24 months of reduced payments listed above.

☒ Yes, I would like to apply for the MGRS. (If you are applying for the MGRS, you may skip Section 2 and go to section 3.)

☐ No, I am unable to make at least 50% of my regular monthly payment for the following reasons:

Section 2:

If your financial difficulties prevent you from making timely payments under a Modified Graduated Repayment Schedule (MGRS) on your Privately Insured loan(s), you may be eligible for a Forbearance. Forbearance is granted at the lender's discretion for a few months as an alternative to regular monthly payments. The Forbearance is normally granted in increments of one to six months, with a maximum of twelve months during the life of the loan. The Forbearance period may be extended to cover periods of delinquency, if any exist. However, any negative reports that were submitted to credit bureaus will not be removed if the Forbearance is granted retroactively.

If, I hereby request a Forbearance for all of my eligible Privately Insured loan(s). If the Forbearance is being requested for specific loans, please list the first disbursement dates of each:

Number of months you are requesting Forbearance: _____

Section 3:

You must continue making your regular monthly payments until the Forbearance or MGRS has been approved. You will receive written notice of the approval or denial of this request, after it has been processed.

I certify that I am unable to make payments according to the present terms of my loan(s). I understand that accrued and unpaid interest will be capitalized at the expiration of the MGRS or Forbearance period, and included in a new repayment schedule. This new repayment schedule will decrease my repayment period and increase my monthly payment amount.

I understand this request and all supporting documentation will remain the property of the lender, and/or its agent. The borrower reserves the right to obtain a copy of my credit report. Additional debt incurred or preferential payments to other creditors could result in the denial or termination of my forbearance request. I understand that should my situation under which I applied for Forbearance change, I must immediately notify AES Graduate and Professional Services. The above information is true and correct to the best of my knowledge. I understand that misrepresentation may lead to the denial of my request. I have read and understand and agree to the terms of this request. If I selected MGRS, I understand that I have agreed to amend the repayment terms of the original promissory note for my privately insured loan(s).

Borrower Signature: _____

Date: _____

* SELECT EITHER MGRS OR ECONOMIC HARDSHIP FORBEARANCE, BUT NOT BOTH *

** ALL ITEMS MUST BE COMPLETED OR INDICATE "N/A". ANY INCOMPLETE ITEM WILL BE CAUSE FOR DENIAL. **

THIS SECTION MUST BE COMPLETED FOR ACCOUNTS WITH CO-BORROWERS!

1st CO-BORROWER

Pauline Ditching

TELEPHONE NUMBER (360) 697-2104

ACCOUNT NUMBER

1915

ALTERNATE PHONE NUMBER ()

ADDRESS

EMPLOYER NAME

CITY

Poulsbo

STATE

WA

ZIP

98370

EMPLOYER TELEPHONE NUMBER ()

EMAIL ADDRESS

PaulineDitching@gmail.com

2nd CO-BORROWER

TELEPHONE NUMBER ()

ACCOUNT NUMBER

ALTERNATE PHONE NUMBER ()

ADDRESS

EMPLOYER NAME

CITY

STATE

ZIP

EMPLOYER TELEPHONE NUMBER ()

EMAIL ADDRESS

PRIVATELY INSURED LOAN

Repayment Option Form

BORROWER ACCOUNT NUMBER 1915
 BORROWER NAME Janelle Ditching
 ADDRESS [REDACTED]
 CITY Seattle STATE WA ZIP CODE 98125
 TELEPHONE NUMBER [REDACTED] 0840
 ALTERNATE TELEPHONE NUMBER () N/A
 WORK TELEPHONE NUMBER () N/A
 EMAIL ADDRESS jca992003@yahoo.com

Section 1:

If your financial situation is making it hard to make timely payments on your education loan(s), you may want to consider a MODIFIED GRADUATED REPAYMENT SCHEDULE (MGRS). This schedule offers:

- 12 months of payments at 50% of the regular monthly principal and interest payment amount.
 - 12 months of interest only payments equalling 31 days of interest.
 - A return to full principal and interest payments for the balance of your loan period.
- These payments may be higher than your previous monthly payments due to the 24 months of reduced payments listed above.

☐ Yes, I would like to apply for the MGRS (If you are applying for the MGRS, you may skip Section 2 and go to section 3).

☐ No, I am unable to make at least 50% of my regular monthly payments for the following reasons:

Section 2:

If your financial difficulties prevent you from making timely payments under a Modified Graduated Repayment Schedule (MGRS) on your Privately Insured loan(s), you may be eligible for a Forbearance. Forbearance is granted at the owner's discretion for a few months as an alternative to regular monthly payments. The Forbearance is normally granted in increments of one to six months, with a maximum of twelve months during the life of the loan. The Forbearance period may be backdated to cover periods of delinquency, if any exist. However, any negative reports that were submitted to credit bureaus will not be removed if the Forbearance is granted retroactively.

☒ Yes, I hereby request a Forbearance for all of my eligible Privately Insured loan(s). If the Forbearance is being requested for specific loans, please list the first disbursement dates of each: [REDACTED], 12/23/05, 12/19/00

Number of months you are requesting Forbearance:

1 month

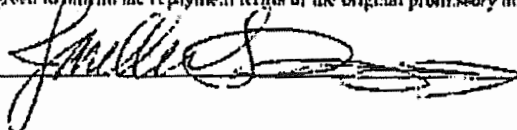
Section 3:

You must continue making your regular monthly payments until the Forbearance or MGRS has been approved. You will receive written notice of the approval or denial of this request, after it has been processed.

I certify that I am unable to make payments according to the present terms of my loan(s). I understand that accrued and unpaid interest will be capitalized at the expiration of the MGRS or Forbearance period, and included in a new repayment schedule. This new repayment schedule will decrease my repayment period and increase my monthly payment amount.

I understand this request and all supporting documentation will remain the property of the lender, and/or its agent. The owner reserves the right to obtain a copy of my credit report. Additional debt incurred or preferential payments to other creditors could result in the denial or termination of my forbearance request. I understand that should my situation under which I applied for Forbearance change, I must immediately notify AHS Graduate and Professional Services. The above information is true and correct to the best of my knowledge. I understand that misrepresentation may lead to the denial of my request. I have read and understand and agree to the terms of this request. If I selected MGRS, I understand that I have agreed to amend the repayment terms of the original promissory note for my Privately Insured loan(s).

Borrower Signature



Date

08/04/2009

* SELECT EITHER MGRS OR ECONOMIC HARDSHIP FORBEARANCE, BUT NOT BOTH *

** ALL ITEMS MUST BE COMPLETED OR INDICATE "N/A". ANY INCOMPLETE ITEM WILL BE CAUSE FOR DENIAL **

THIS SECTION MUST BE COMPLETED FOR ACCOUNTS WITH CO-BORROWERS!

1st CO-BORROWER

Pauline Ditching

TELEPHONE NUMBER ()

2412

ACCOUNT NUMBER

1915

ALTERNATE PHONE NUMBER ()

N/A

ADDRESS

Theater 21

EMPLOYER NAME

N/A

CITY

52062

EMPLOYER TELEPHONE NUMBER ()

N/A

EMAIL ADDRESS

Pauline3d@hotmail.com

2nd CO-BORROWER

TELEPHONE NUMBER ()

ACCOUNT NUMBER

ALTERNATE PHONE NUMBER ()

ADDRESS

EMPLOYER NAME

CITY

STATE

ZIP

EMPLOYER TELEPHONE NUMBER ()

EMAIL ADDRESS

SC-TFBI-PS 08/08

PRIVATELY INSURED LOAN

Repayment Option Form

BORROWER ACCOUNT NUMBER

BORROWER NAME

ADDRESS

CITY

STATE

ZIP CODE

TELEPHONE NUMBER () - -

ALTERNATE TELEPHONE NUMBER () - -

WORK TELEPHONE NUMBER () - -

EMAIL ADDRESS

Section 1:

If your financial situation is making it hard to make timely payments on your education loan(s), you may want to consider a MODIFIED GRADUATED REPAYMENT SCHEDULE (MGRS). This schedule offers:

- 12 months of payments at 50% of the regular monthly principal and interest payment amount.
 - 12 months of interest only payments equaling 31 days of interest.
 - A return to full principal and interest payments for the balance of your loan period.
- These payments may be higher than your previous monthly payments due to the 24 months of reduced payments listed above.

☐ Yes, I would like to apply for the MGRS (If you are applying for the MGRS, you may skip Section 2 and go to section 3.

☐ No, I am unable to make at least 50% of my regular monthly payment for the following reasons:

Section 2:

If your financial difficulties prevent you from making timely payments under a Modified Graduated Repayment Schedule (MGRS) on your Privately Insured loan(s), you may be eligible for a Forbearance. Forbearance is granted at the owner's discretion for a few months as an alternative to regular monthly payments. The Forbearance is normally granted in increments of one to six months, with a maximum of twelve months during the life of the loan. The Forbearance period may be backdated to cover periods of delinquency, if any exist. However, any negative reports that were submitted to credit bureaus will not be removed if the Forbearance is granted retroactively.

☒ Yes, I hereby request a Forbearance for all of my eligible Privately Insured loan(s). If the Forbearance is being requested for specific loans, please list the first disbursement dates of each: 12/22/05, 12/19/00

Number of months you are requesting Forbearance: 3 months

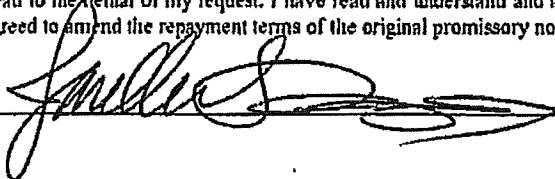
Section 3:

You must continue making your regular monthly payments until the Forbearance or MGRS has been approved. You will receive written notice of the approval or denial of this request, after it has been processed.

I certify that I am unable to make payments according to the present terms of my loan(s). I understand that accrued and unpaid interest will be capitalized at the expiration of the MGRS or Forbearance period, and included in a new repayment schedule. This new repayment schedule will decrease my repayment period and increase my monthly payment amount.

I understand this request and all supporting documentation will remain the property of the lender, and/or its agent. The owner reserves the right to obtain a copy of my credit report. Additional debt incurred or preferential payments to other creditors could result in the denial or termination of my forbearance request. I understand that should my situation under which I applied for Forbearance change, I must immediately notify AES Graduate and Professional Services. The above information is true and correct to the best of my knowledge. I understand that misrepresentation may lead to the denial of my request. I have read and understand and agree to the terms of this request. If I selected MGRS, I understand that I have agreed to amend the repayment terms of the original promissory note for my Privately Insured loan(s).

Borrower Signature



Date

May 18, 2009

* SELECT EITHER MGRS OR ECONOMIC HARDSHIP FORBEARANCE, BUT NOT BOTH *

** ALL ITEMS MUST BE COMPLETED OR INDICATE "N/A", ANY INCOMPLETE ITEM WILL BE CAUSE FOR DENIAL. **

THIS SECTION MUST BE COMPLETED FOR ACCOUNTS WITH CO-BORROWERS!

1st CO-BORROWER

Pauline Ditching

TELEPHONE NUMBER

[REDACTED] -2412

ACCOUNT NUMBER

[REDACTED] 1915

ALTERNATE PHONE NUMBER ()

N/A

ADDRESS

[REDACTED] 5

EMPLOYER NAME

N/A

CITY

Brooklyn

STATE

NY

ZIP

11226

EMPLOYER TELEPHONE NUMBER ()

N/A

EMAIL ADDRESS

pauline8d@hotmail.com

2nd CO-BORROWER

TELEPHONE NUMBER ()

ACCOUNT NUMBER

ALTERNATE PHONE NUMBER ()

ADDRESS

EMPLOYER NAME

CITY

STATE

ZIP

EMPLOYER TELEPHONE NUMBER ()

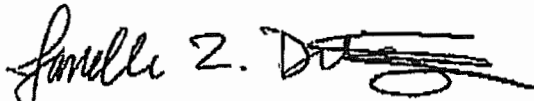
EMAIL ADDRESS

September 15, 2008

Dear Sir or Madame:

I am requesting 12 month forbearance on my student loan first dispersed on 12/21/04 account number 3159071915. Currently I am unemployed and am supported by my husband and family while I work to get my first bachelors degree. I have only a few semesters before I graduate and will be looking for stable employment. I fully intend to make regular payments once I am financially able. Thank you for your time and I look forward to your consideration.

Sincerely,

A handwritten signature in black ink, appearing to read "Janelle Z. Ditching". The signature is stylized with a large, looped initial "J" and a long, horizontal stroke extending to the right.

Janelle Z. Ditching

THE EDUCATION RESOURCES INSTITUTE

Alternative Repayment Option Form

BORROWER ACCOUNT NUMBER 1915
 BORROWER NAME Janelle Z. Ditchwood
 ADDRESS [REDACTED]
 CITY Seaside STATE WA ZIP CODE 98129
 TELEPHONE NUMBER ([REDACTED]) 08410
 ALTERNATE TELEPHONE NUMBER ([REDACTED]) 8073
 WORK TELEPHONE NUMBER () N/A
 EMAIL ADDRESS jca792003@yahoo.com

Section 1:

If your financial situation is making it hard to make timely payments on your TERI guaranteed education loan(s), you may want to consider a MODIFIED GRADUATED REPAYMENT SCHEDULE (MGRS). This schedule offers:

- 12 months of payments at 50% of the regular monthly principal and interest payment amount.
 - 12 months of interest only payments equaling 31 days of interest.
 - A return to full principal and interest payments for the balance of your loan period.
- These payments may be higher than your previous monthly payments due to the 24 months of reduced payments listed above.

☐ Yes, I would like to apply for the MGRS (If you are applying for the MGRS, you may skip Section 2 and go to section 3.

☒ No, I am unable to make at least 50% of my regular monthly payment for the following reasons:

I am currently unemployed and am still attending school to obtain my bachelors degree. I need more time to start making regular payments.

Section 2:

If your financial difficulties prevent you from making timely payments under a Modified Graduated Repayment Schedule (MGRS) on your TERI guaranteed loan(s), you may be eligible for a Forbearance. Forbearance is granted at the owner's discretion for a few months as an alternative to regular monthly payments. The Forbearance is normally granted in increments of one to six months, with a maximum of twelve months during the life of the loan. The Forbearance period may be backdated to cover periods of delinquency, if any exist. However, any negative reports that were submitted to credit bureaus will not be removed if the Forbearance is granted retroactively.

☒ Yes, I hereby request a Forbearance for all of my private loans guaranteed by The Educational Resources Institute (TERI). If the Forbearance is being requested for specific loans, please list the first disbursement dates of each: 12/21/04

Number of months you are requesting Forbearance: 12 months

DETAILED LIST OF REVENUE AND EXPENSE

TYPE OF MONTHLY INCOME		AMOUNT
1	Net Employment Income	0
2	Net Self-Employment	0
3	Investments (interest, dividends, rental income, etc)	0
4	Non-Taxable Income	0
5	Other:	
6	Total (add items 1 through 5)	0

TYPE OF MONTHLY EXPENSE		AMOUNT
1	Rent/Mortgage, Homeowner/Condominium Fees	765.00
2	Food	200.00
3	Utilities	200.00
4	Household Expenses	—
5	Clothing	—
6	Medical/Dental (non-reimbursable)	—
7	Insurance Premiums	—
8	Automobile Loan Payments	—
9	Transportation Expenses	—
10	Student Loan Payments	—
Name of Creditor <u>Capital One</u> Monthly Payments <u>59.00</u>		
Total (for item 10.) (if additional space is needed, please attach a separate sheet of paper)		59.00
11	Credit Card Payments	
Name of Creditor Monthly Payments		
Total (for item 11.) (if additional space is needed, please attach a separate sheet of paper)		
12	Other Ordinary and Necessary Living Expenses	
13	TOTAL (for items 1. through 12.)	1,224

Please return completed form to:
AES - P.O. Box 2461 - Harrisburg, PA 17105-2461
Fax:
717-720-2774 or 717-720-3931

Section 3:

You must continue making your regular monthly payments until the Forbearance or MGRS has been approved. You will receive written notice of the approval or denial of this request, after it has been processed.

I certify that I am unable to make payments according to the present terms of my loan(s). I understand that accrued and unpaid interest will be capitalized at the expiration of the MGRS or Forbearance period, and included in a new repayment schedule. This new repayment schedule will decrease my repayment period and increase my monthly payment amount.

I understand this request and all supporting documentation will remain the property of the lender, its agent, and/or TERI. The owner reserves the right to obtain a copy of my credit report. Additional debt incurred or preferential payments to other creditors could result in the denial or termination of my forbearance request. I understand that should my situation under which I applied for Forbearance change, I must immediately notify AES Graduate and Professional Services. The above information is true and correct to the best of my knowledge. I understand that misrepresentation may lead to the denial of my request. I have read and understand and agree to the terms of this request. If I selected MGRS, I understand that I have agreed to amend the repayment terms of the original promissory note for my private loans guaranteed by TERI.

Borrower Signature

Pauline Z. Ditching

Date

9/25/08

SELECT EITHER MGRS OR ECONOMIC HARDSHIP FORBEARANCE, BUT NOT BOTH

****ALL ITEMS MUST BE COMPLETED OR INDICATE "N/A", ANY INCOMPLETE ITEM WILL BE CAUSE FOR DENIAL.****

THIS SECTION MUST BE COMPLETED FOR ACCOUNTS WITH CO-BORROWERS!

1st CO-BORROWER

Pauline Z. Ditching

TELEPHONE NUMBER

[REDACTED] - 5096

ACCOUNT NUMBER

71915

ALTERNATE PHONE NUMBER

N/A

ADDRESS

[REDACTED]

EMPLOYER NAME

LEO Paper

CITY

Seattle

STATE

WA

ZIP

98107

EMPLOYER TELEPHONE NUMBER

[REDACTED] - 0708

EMAIL ADDRESS

Pauline82@hotmail.com

2nd CO-BORROWER

TELEPHONE NUMBER

ACCOUNT NUMBER

ALTERNATE PHONE NUMBER

ADDRESS

EMPLOYER NAME

CITY

STATE

ZIP

EMPLOYER TELEPHONE NUMBER

EMAIL ADDRESS



00043063120001551

RCES INSTITUTE

Alternative Repayment Option Form

BORROWER ACCOUNT NUMBER 1915
 BORROWER NAME Janelle Z DITCHING
 ADDRESS [REDACTED]
 CITY SEATTLE STATE WA ZIP CODE 98125
 TELEPHONE NUMBER [REDACTED] - 0840
 ALTERNATE TELEPHONE NUMBER () - N/A
 WORK TELEPHONE NUMBER () - N/A
 EMAIL ADDRESS jca.992103@yahoo.com OR mjzd@u.washington.edu

Section 1:

If your financial situation is making it hard to make timely payments on your TERI guaranteed education loan(s), you may want to consider a MODIFIED GRADUATED REPAYMENT SCHEDULE (MGRS). This schedule offers:

- 12 months of payments at 50% of the regular monthly principal and interest payment amount.
 - 12 months of interest only payments equaling 31 days of interest.
 - A return to full principal and interest payments for the balance of your loan period.
- These payments may be higher than your previous monthly payments due to the 24 months of reduced payments listed above.

☐ Yes, I would like to apply for the MGRS (If you are applying for the MGRS, you may skip Section 2 and go to section 3).

☒ No, I am unable to make at least 50% of my regular monthly payment for the following reasons:
I am currently in school fulltime and do not have
a job currently. I would greatly appreciate time in which I
can find employment.

Section 2:

If your financial difficulties prevent you from making timely payments under a Modified Graduated Repayment Schedule (MGRS) on your TERI guaranteed loan(s), you may be eligible for a Forbearance. Forbearance is granted at the owner's discretion for a few months as an alternative to regular monthly payments. The Forbearance is normally granted in increments of one to six months, with a maximum of twelve months during the life of the loan. The Forbearance period may be backdated to cover periods of delinquency, if any exist. However, any negative reports that were submitted to credit bureaus will not be removed if the Forbearance is granted retroactively.

☒ Yes, I hereby request a Forbearance for all of my private loans guaranteed by The Educational Resources Institute (TERI). If the Forbearance is being requested for specific loans, please list the first disbursement dates of each: loan # 3159071915 1st disbursement date: 12/21/04

Number of months you are requesting Forbearance: 6 months

Section 3:

You must continue making your regular monthly payments until the Forbearance or MGRS has been approved. You will receive written notice of the approval or denial of this request, after it has been processed.

I certify that I am unable to make payments according to the present terms of my loan(s). I understand that accrued and unpaid interest will be capitalized at the expiration of the MGRS or Forbearance period, and included in a new repayment schedule. This new repayment schedule will decrease my repayment period and increase my monthly payment amount.

I understand this request and all supporting documentation will remain the property of the lender, its agent, and/or TERI. The owner reserves the right to obtain a copy of my credit report. Additional debt incurred or preferential payments to other creditors could result in the denial or termination of my forbearance request. I understand that should my situation under which I applied for Forbearance change, I must immediately notify AES Graduate and Professional Services. The above information is true and correct to the best of my knowledge. I understand that misrepresentation may lead to the denial of my request. I have read and understand and agree to the terms of this request. If I selected MGRS, I understand that I have agreed to amend the repayment terms of the original promissory note for my private loans guaranteed by TERI.

Borrower Signature *Pauline D. Hering* Date 4/01/06

SELECT EITHER MGRS OR ECONOMIC HARDSHIP FORBEARANCE, BUT NOT BOTH

****ALL ITEMS MUST BE COMPLETED OR INDICATE "N/A", ANY INCOMPLETE ITEM WILL BE CAUSE FOR DENIAL.****

THIS SECTION MUST BE COMPLETED FOR ACCOUNTS WITH CO-BORROWERS!

1st CO-BORROWER Pauline D. Hering TELEPHONE NUMBER [REDACTED] - 7882
ACCOUNT NUMBER [REDACTED] 1915 ALTERNATE PHONE NUMBER () N/A
ADDRESS [REDACTED] EMPLOYER NAME LEO PAPER
CITY Seattle STATE WA ZIP 98109 EMPLOYER TELEPHONE NUMBER () [REDACTED] - 8801
EMAIL ADDRESS Pauline.8d@hotmail.com

2nd CO-BORROWER _____ TELEPHONE NUMBER () _____
ACCOUNT NUMBER _____ ALTERNATE PHONE NUMBER () _____
ADDRESS _____ EMPLOYER NAME _____
CITY _____ STATE _____ ZIP _____ EMPLOYER TELEPHONE NUMBER () _____
EMAIL ADDRESS _____

DETAILED LIST OF REVENUE AND EXPENSE

TYPE OF MONTHLY INCOME		AMOUNT
1	Net Employment Income	0
2	Net Self-Employment	0
3	Investments (interest, dividends, rental income, etc)	0
4	Non-Taxable Income	0
5	Other: _____	0
6	Total (add items 1 through 5)	0

TYPE OF MONTHLY EXPENSE		AMOUNT
1	Rent/Mortgage, Homeowner/Condominium Fees	685.00
2	Food	200.00
3	Utilities	80.00
4	Household Expenses	100.00
5	Clothing	20.00
6	Medical/Dental (non-reimbursable)	20.00
7	Insurance Premiums	0
8	Automobile Loan Payments	0
9	Transportation Expenses	100
10	Student Loan Payments	IN-SCHOOL STATUS
	Name of Creditor	Monthly Payments
	_____	_____
	_____	_____
	_____	_____
	_____	_____
	Total (for item 10.)	0
	(if additional space is needed, please attach a separate sheet of paper)	
11	Credit Card Payments	0
	Name of Creditor	Monthly Payments
	_____	_____
	_____	_____
	_____	_____
	_____	_____
	Total (for item 11.)	0
	(if additional space is needed, please attach a separate sheet of paper)	
12	Other Ordinary and Necessary Living Expenses	0
13	TOTAL (for items 1. through 12.)	1205.00

Please return completed form to:
 AES • P.O. Box 2461 • Harrisburg, PA 17105-2461
 Fax:
 717-720-2774 or 717-720-3931

Exhibit E

Exhibit E

Confirmation Number: [REDACTED] 6552
Borrower Social Security Number: [REDACTED] 9633
Authenticated User Social Security Number: [REDACTED] 9633
Payment Option: Option 1
Payment Amount: \$250.00
Status: Submitted - Record Submitted for Payment
Borrower Name: JANELLE Z DITCHING
Authenticated User Name: JANELLE DITCHING
Name on Bank Account: janelle ditching
Bank Information: ABA: [REDACTED] Account: [REDACTED] Type: Checking
Payment Date: 01/04/2012
Date Entered: 01/04/2012 06:37 PM
Date Submitted: 01/05/2012 07:50 PM
Last Status Change: 01/05/2012 User Id: OPSBATCH
Email Address: jea992003@yahoo.com
IP Host: 24.17.244.160
IP Address: 24.17.244.160

Status History

User ID	Date/Time	Status Code	Category	Description
355789633	01/04/2012 06:37:32 PM	PEN	Pending	Pending Record
OPSBATCH	01/05/2012 03:37:24 PM	REL	Released	Ready for Processing
OPSBATCH	01/05/2012 07:50:50 PM	SUB	Submitted	Record Submitted for Payment

Notification of Change: No

Notification of Change Code:

[Back to Search](#) [Back to List](#)

Confirmation Number: [REDACTED] 1392
Borrower Social Security Number: [REDACTED] 9633
Authenticated User Social Security Number: [REDACTED] 9633
Payment Option: Option 1
Payment Amount: \$250.00
Status: Submitted - Record Submitted for Payment
Borrower Name: JANELLE Z DITCHING
Authenticated User Name: JANELLE DITCHING
Name on Bank Account: janelle ditching
Bank Information: ABA: [REDACTED] Account: [REDACTED] Type: Checking
Payment Date: 12/08/2011
Date Entered: 12/08/2011 12:38 AM
Date Submitted: 12/08/2011 07:45 PM
Last Status Change: 12/08/2011 User Id: OPSBATCH
Email Address: jea992003@yahoo.com
IP Host: 24.17.244.160
IP Address: 24.17.244.160

Status History

User ID	Date/Time	Status Code	Category	Description
355789633	12/08/2011 12:38:27 AM	PEN	Pending	Pending Record
OPSBATCH	12/08/2011 03:35:33 PM	REL	Released	Ready for Processing
OPSBATCH	12/08/2011 07:45:53 PM	SUB	Submitted	Record Submitted for Payment

Notification of Change: No

Notification of Change Code:

[Back to Search](#) [Back to List](#)

Confirmation Number: [REDACTED] 7861
Borrower Social Security Number: [REDACTED] 9633
Authenticated User Social Security Number: [REDACTED] 9633
Payment Option: Option 1
Payment Amount: \$100.00
Status: Submitted - Record Submitted for Payment
Borrower Name: JANELLE Z DITCHING
Authenticated User Name: JANELLE DITCHING
Name on Bank Account: Janelle Ditching
Bank Information: ABA: [REDACTED] Account: [REDACTED] Type: Checking
Payment Date: 10/28/2011
Date Entered: 10/28/2011 02:31 PM
Date Submitted: 10/28/2011 07:45 PM
Last Status Change: 10/28/2011 User Id: OPSBATCH
Email Address: jea992003@yahoo.com
IP Host: 67.137.20.154
IP Address: 67.137.20.154

Status History

User ID	Date/Time	Status Code	Category	Description
355789633	10/28/2011 02:31:58 PM	PEN	Pending	Pending Record
OPSBATCH	10/28/2011 03:35:12 PM	REL	Released	Ready for Processing
OPSBATCH	10/28/2011 07:45:32 PM	SUB	Submitted	Record Submitted for Payment

Notification of Change: No

Notification of Change Code:

[Back to Search](#) [Back to List](#)